



INSURANCE FRAUD INVESTIGATION DIVISION

Kentucky Office of Insurance

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Charges and Convictions Activity – March 2006

Christopher Edward Bell – Between 8/03 and 12/03 Bell, a licensed agent d/b/a First Choice Health Systems, received money from his client, Wright Trucking Company, for the purpose of purchasing insurance but failed to obtain the insurance. He also received money from Wright Trucking for the purpose of paying medical claims but failed to send the money to the providers. On 4/4/05, Bell was charged with three felony counts of fraudulent insurance acts and one felony count of theft by failure to make required disposition of property in Daviess Circuit Court. On 2/10/06, Bell pled guilty to three felony counts of fraudulent insurance acts and one felony count of theft by failure to make required disposition of property. He was sentenced to one year on each count to run concurrently for a total of one year. He was ordered to pay restitution in the amount of \$33,806.57.

Kenneth Jones – On or about 9/30/03, Jones, a contractor, presented a fake certificate of insurance to Jimmy Nash Homes in order to obtain a construction contract. The certificate indicated he had commercial liability and workers' compensation coverage, when in fact he did not. On 8/31/05, Jones was charged with one felony count of fraudulent insurance acts in Madison District Court. On 2/2/06, he pled guilty to one felony count of fraudulent insurance acts and received a sentence of one year imprisonment.

Shonie B. Justice – On or about 11/1/05, Justice presented a fake insurance identification card to the Pike County Clerk in order to renew her vehicle registration. On 2/26/06, Justice was charged with one felony count of fraudulent insurance acts in Pike District Court. On 2/26/06, she pled guilty to the amended misdemeanor charge of fraudulent insurance acts. She was sentenced to 12 months probated for 12 months, and ordered to pay a fine in the amount of \$250.00 (\$1,000 with \$750 suspended) to the Fraud Division for investigative expenses. Justice must also maintain automobile insurance while she is on probation.

David Pfefferman – On or about 6/3/03, Pfefferman, d/b/a Excavators, Inc., presented a fake or counterfeit bid bond certificate to the city of Lewisburg as evidence of insurance in order to obtain a contract for a construction project. On 10/5/05, he was charged with one felony count of fraudulent insurance acts in Woodford Circuit Court. On 3/8/06, Pfefferman pled guilty to the amended misdemeanor charge of fraudulent insurance acts. He was sentenced to 12 months probated for two years and ordered to pay \$3,832.92 to the Fraud Division for investigative expenses.

Wendy Reynolds – On or about 5/25/04, Reynolds presented a fake insurance identification card to Jefferson District Court after receiving a citation for no insurance. On 11/30/04, she was charged with one felony count of fraudulent insurance acts in Jefferson District Court. On 3/8/06, she pled guilty to the amended misdemeanor charge of careless driving. She was sentenced to 30 days in jail, conditionally discharged for two years, and ordered to pay a \$100 fine to the Jefferson County District Court.

Kelly Tipton – on or about 1/16/04, Tipton submitted forged or altered off-work slips to Grange Insurance in order to receive increased PIP benefits. On 3/15/06, Tipton was charged with two felony counts of fraudulent insurance acts in Estill Circuit Court.

Mark Wagoner – On or between 1/25/05 and 2/3/05, Wagoner presented or caused to be presented to a workers' compensation carrier a fraudulent off work slip and a fraudulent letter from his doctor in order to continue collecting temporary total disability benefits. On 11/15/05, Wagoner was charged with two felony counts of Forgery 2nd Degree in Muhlenberg District Court. On 1/31/06, Wagoner pled guilty to two felony counts of forgery 2nd degree, with prosecution deferred for one year. He was ordered to pay \$276.00 in restitution within 60 days.